

Financial Freedom Checklist

By John F. Smith

- Financial Freedom
 - Figure out your true hourly wage.
 - Make a lifelong promise to yourself to spend less money than you earn.
 - Create a budget.
 - Create a balance sheet and update it every 6 months.
 - Organize your bank accounts.
 - Cut your monthly expenses.
 - Pay off all consumer debts.
 - Create a simple system for paying the bills each month.
 - Pay your cards off in full each month to avoid interest charges.
 - Pay off your house early.
 - Developing a steady habit of saving and investing.
 - Protect yourself against loss by spreading your investments around.
 - Make conscious decisions about how to invest your resources.
 - Create an emergency fund.
 - Negotiate a better rate with credit card companies.
 - Eliminate incidental expenses.
 - Avoid impulsive spending.
 - Get extra cash by selling some of your items.